

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF TENNESSEE

In re: MIKE W. BAKER § Case No. 05-30695  
ROSE M. BAKER §  
§  
§  
§  
Debtors

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Gwendolyn M. Kerney, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2005.
- 2) The plan was confirmed on 06/21/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/05/2009.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,355.00.
- 10) Amount of unsecured claims discharged without full payment: \$31,568.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 42,805.00
Less amount refunded to debtor	\$ 5.00
<b>NET RECEIPTS</b>	<b>\$ 42,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,350.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,459.42
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 2,809.42</b>
Attorney fees paid and disclosed by debtor:	\$ 250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Gary Kirk	Lgl	1,600.00	1,600.00	1,600.00	1,350.00	0.00
CLERK OF THE COURT	Adm	194.00	194.00	194.00	0.00	0.00
JPMORGAN CHASE BANK	Sec	0.00	21,851.88	21,851.88	0.00	0.00
HOMECOMINGS FINANCIAL	Sec	0.00	NA	NA	0.00	0.00
SUNTRUST BANK	Sec	14,638.00	11,615.00	11,615.00	11,615.00	1,217.23
SUNTRUST BANK	Uns	0.00	3,104.69	3,104.69	2,149.52	0.00
United States Treasury/IRS	Pri	0.00	6,723.24	6,723.24	6,723.24	0.00
United States Treasury/IRS	Uns	0.00	1,590.45	1,590.45	1,101.13	0.00
JEFFERSON CO TRUSTEE	Sec	867.00	460.00	460.00	440.49	34.58
ASPIRE VISA GOLD	Uns	5,224.00	5,408.70	5,408.70	3,744.67	0.00
eCAST SETTLEMENT	Uns	7,740.00	7,997.94	7,997.94	5,537.31	0.00
eCAST SETTLEMENT	Uns	7,557.00	7,818.27	7,818.27	5,412.92	0.00
DYNACARE LAB	Uns	88.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	255.00	310.99	310.99	215.31	0.00
PENNCRO ASSOCIATES INC	Uns	5,344.00	NA	NA	0.00	0.00
SHERMAN ACQUISITION LP	Uns	3,144.00	3,267.22	0.00	0.00	0.00
eCAST SETTLEMENT	Uns	186.00	214.58	214.58	148.56	0.00
UNION PROVIDENT	Uns	18,000.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ELLEN F. SHEPHERD ESQ.	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CO TRUSTEE	Pri	0.00	503.86	503.86	503.86	29.51
JEFFERSON CO TRUSTEE	Pri	0.00	440.00	440.00	440.00	25.77
NANCY HUMBARD, CLERK &	Pri	0.00	615.46	615.46	615.46	36.02

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 11,615.00	\$ 11,615.00	\$ 1,217.23
All Other Secured	\$ 22,311.88	\$ 440.49	\$ 34.58
<b>TOTAL SECURED:</b>	<b>\$ 33,926.88</b>	<b>\$ 12,055.49</b>	<b>\$ 1,251.81</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,282.56	\$ 8,282.56	\$ 91.30
<b>TOTAL PRIORITY:</b>	<b>\$ 8,282.56</b>	<b>\$ 8,282.56</b>	<b>\$ 91.30</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 26,445.62</b>	<b>\$ 18,309.42</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,809.42
Disbursements to Creditors	\$ 39,990.58
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 42,800.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/09/2009

By: /s/ Gwendolyn M. Kerney  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.